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2161

TRANSMITTAL
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Technology Center 2100

Total Number of Pages in This Submission

3

Attorney Docket Number

020375-000220US

ENCLOSURES (check all that apply)

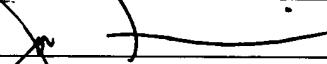
- | | | |
|---|--|---|
| <input type="checkbox"/> Fee Transmittal Form | <input type="checkbox"/> Assignment Papers
(for an Application) | <input type="checkbox"/> After Allowance Communication to Group |
| <input type="checkbox"/> Fee Attached | <input type="checkbox"/> Drawing(s) | <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences |
| <input type="checkbox"/> Preliminary Amendment | <input type="checkbox"/> Licensing-related Papers | <input type="checkbox"/> Appeal Communication to Group
(Appeal Notice, Brief, Reply Brief) |
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and Accompanying Petition | <input type="checkbox"/> Proprietary Information |
| <input type="checkbox"/> Affidavits/declaration(s) | <input type="checkbox"/> Petition to Convert to a Provisional Application | <input type="checkbox"/> Status Letter |
| <input type="checkbox"/> Extension of Time Request | <input type="checkbox"/> Power of Attorney, Revocation
Change of Correspondence Address | <input checked="" type="checkbox"/> Other Enclosure(s)
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| <input type="checkbox"/> Certified Copy of Priority Document(s) | <input type="checkbox"/> CD, Number of CD(s) | Statement Under 37 CFR 3.73(b)
(with copy of Assignment) |
| <input type="checkbox"/> Response to Missing Parts/
Incomplete Application | | |
| <input type="checkbox"/> Response to Missing Parts under 37 CFR
1.52 or 1.53 | | |

Remarks The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

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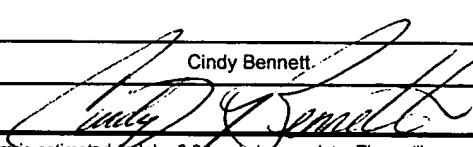
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm and Individual name	Townsend and Townsend and Crew LLP Thomas D. Franklin	
Signature		
Date	Reg. No. 43,616 June 10, 2002	

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on this date:

June 10, 2002

Typed or printed name	Cindy Bennett.	
Signature		
	Date	June 10, 2002

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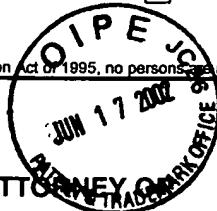
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PTO/SB/81 (02-01)

Approved for use through 10/31/2002. OMB 0651-0035
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

**POWER OF ATTORNEY
AUTHORIZATION OF AGENT**



Application Number	10/046,654
Filing Date	October 26, 2001
First Named Inventor	Cheryl L. Neofytides
Title	Automated Transfer with Stored Value Fund
Group Art Unit	2161
Examiner Name	
Attorney Docket Number	020375-000220US

I hereby appoint:

- Practitioners at Customer Number
OR
 Practitioner(s) named below:

20350

*Place Customer
Number Bar Code
Label here*

Name	Registration Number

as my/our attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith.

Please change the correspondence address for the above-identified application to:

- The above-mentioned Customer Number.
OR
 Practitioners at Customer Number



Firm or Individual Name

Address

Address

City

State

ZIP

Country

Telephone

Fax

I am the:

- Applicant/Inventor.
 Assignee of record of the entire interest. See 37 CFR 3.71.

Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).

SIGNATURE of Applicant or Assignee of Record

Name Ken Algire

Signature

Date

4/5/02

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.

*Total of _____ forms are submitted.

Burden Hour Statement: This form is estimated to take 3 minutes to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.
DE 7054285 v1

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JUN 25 2002
GROUP 3600

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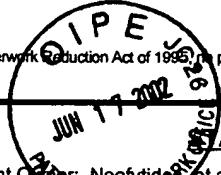
PTO/SB/96 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

Attorney Docket No. 020375-000220US



STATEMENT UNDER 37 CFR 3.73(b)

Applicant/Patent Owner: Neofytidis et al.

Application No./Patent No.: 10/046,654 Filed/Issue Date: October 26, 2001

Entitled: AUTOMATED TRANSFER WITH STORED VALUE FUND

First Data Corporation, a corporation
(Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that it is:

1. the assignee of the entire right, title, and interest; or
2. an assignee of an undivided part interest

in the patent application/patent identified above by virtue of either:

A. An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the Patent and Trademark Office at Reel ____, Frame ____, or for which a copy thereof is attached.

OR

B. A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as shown below:

1. From: _____ To : _____
The document was recorded in the United States Patent and Trademark Office at
Reel _____, Frame _____, or for which a copy thereof is attached.
2. From: _____ To : _____
The document was recorded in the United States Patent and Trademark Office at
Reel _____, Frame _____, or for which a copy thereof is attached.
3. From: _____ To : _____
The document was recorded in the United States Patent and Trademark Office at
Reel _____, Frame _____, or for which a copy thereof is attached.

Additional documents in the chain of title are listed on a supplemental sheet.

Copies of assignments or other documents in the chain of title are attached.

[NOTE: A separate copy (i.e., the original assignment document or a true copy of the original document) must be submitted to Assignment Division in accordance with 37 CFR Part 3, if the assignment is to be recorded in the records of the USPTO. See MPEP 302.8]

The undersigned (whose title is supplied below) is empowered to sign this statement on behalf of the assignee.

6/5/02

Date

Signature

Ken Algirene

Typed or printed name

Asst. Secretary

Title

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

DE 7054286 v1

COPY

Attorney Docket No.: 020375-000220US

ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS, Cheryl L. Neofytides of 319 Tulip Avenue, Floral Park, NY 11001; Aamer Ali Baig of 111 - 32 76th Avenue, Apt. 3J, Forest Hills, NY 11375; Peter M. Karas of 115 Flower Street, Lakewood, CO 80226; James E. Cowell of 2509 West Long Circle, Littleton, CO 80120; James R. Yoder of 1902 West Henderson, Chicago, IL 60657; Matt F. Golub of 4234 Harrogate Drive, Atlanta, GA 30327; hereinafter referred to as "Assignors," are the inventors of the invention described and set forth in the below-identified application for United States Letters Patent:

Title of Invention: Automated Transfer With Stored Value Fund

Date(s) of execution of Declaration: November 27, 2001

Filing Date: October 26, 2001

Application No.: 10/046,654 ; and

WHEREAS, First Data Corporation, located at 6200 South Quebec Street, Englewood, CO, 80111, hereinafter referred to as "ASSIGNEE," is desirous of acquiring an interest in the invention and application and in any U.S. Letters Patent and Registrations which may be granted on the same;

For good and valuable consideration, receipt of which is hereby acknowledged by Assignors, Assignors have assigned, and by these presents do assign to Assignee all right, title and interest in and to the invention and application and to all foreign counterparts (including patent, utility model and industrial designs), and in and to any Letters Patent and Registrations which may hereafter be granted on the same in the United States and all countries throughout the world, and to claim the priority from the application as provided by the Paris Convention. The right, title and interest is to be held and enjoyed by Assignee and Assignee's successors and assigns as fully and exclusively as it would have been held and enjoyed by Assignors had this Assignment not been made, for the full term of any Letters Patent and Registrations which may be granted thereon, or of any division, renewal, continuation in whole or in part, substitution, conversion, reissue, prolongation or extension thereof.

Assignors further agree that they will, without charge to Assignee, but at Assignee's expense, (a) cooperate with Assignee in the prosecution of U.S. Patent applications and foreign counterparts on the invention and any improvements, (b) execute, verify, acknowledge and deliver all such further papers, including patent applications and instruments of transfer, and (c) perform such other acts as Assignee lawfully may request to obtain or maintain Letters Patent and Registrations for the invention and improvements in any and all countries, and to vest title thereto in Assignee, or Assignee's successors and assigns.

Assignors hereby authorize and request Townsend and Townsend and Crew LLP, Two Embarcadero Center, 8th Floor, San Francisco, CA 94111-3834, to insert herein above the application number and filing date of said application when known.

COPY

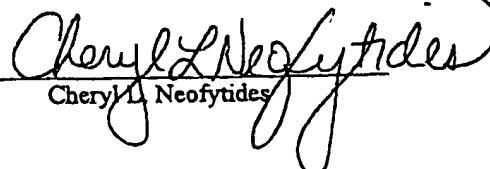
Assignment

Attorney Docket No.: 020375-000220US

Page 2

IN TESTIMONY WHEREOF, Assignors have signed their names on the dates indicated.

Dated:

11/27/01
Cheryl L. Neofytides

Dated:

Aamer Ali Baig

Dated:

Peter M. Karas

Dated:

James E. Cowell

Dated:

James R. Yoder

Dated:

Matt F. Golub

DE 7054284 v1

COPY

Attorney Docket No.: 020375-000220US

ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS, Cheryl L. Neofytides of 319 Tulip Avenue, Floral Park, NY 11001; Aamer Ali Baig of 111 - 32 76th Avenue, Apt. 3J, Forest Hills, NY 11375; Peter M. Karas of 115 Flower Street, Lakewood, CO 80226; James E. Cowell of 2509 West Long Circle, Littleton, CO 80120; James R. Yoder of 1902 West Henderson, Chicago, IL 60657; Matt F. Golub of 4234 Harrogate Drive, Atlanta, GA 30327; hereinafter referred to as "Assignors," are the inventors of the invention described and set forth in the below-identified application for United States Letters Patent:

Title of Invention: Automated Transfer With Stored Value Fund

Date(s) of execution of Declaration: May 24, 2002

Filing Date: October 26, 2001

Application No.: 10/046,654 ; and

WHEREAS, First Data Corporation, located at 6200 South Quebec Street, Englewood, CO, 80111, hereinafter referred to as "ASSIGNEE," is desirous of acquiring an interest in the invention and application and in any U.S. Letters Patent and Registrations which may be granted on the same;

For good and valuable consideration, receipt of which is hereby acknowledged by Assignors, Assignors have assigned, and by these presents do assign to Assignee all right, title and interest in and to the invention and application and to all foreign counterparts (including patent, utility model and industrial designs), and in and to any Letters Patent and Registrations which may hereafter be granted on the same in the United States and all countries throughout the world, and to claim the priority from the application as provided by the Paris Convention. The right, title and interest is to be held and enjoyed by Assignee and Assignee's successors and assigns as fully and exclusively as it would have been held and enjoyed by Assignors had this Assignment not been made, for the full term of any Letters Patent and Registrations which may be granted thereon, or of any division, renewal, continuation in whole or in part, substitution, conversion, reissue, prolongation or extension thereof.

Assignors further agree that they will, without charge to Assignee, but at Assignee's expense, (a) cooperate with Assignee in the prosecution of U.S. Patent applications and foreign counterparts on the invention and any improvements, (b) execute, verify, acknowledge and deliver all such further papers, including patent applications and instruments of transfer, and (c) perform such other acts as Assignee lawfully may request to obtain or maintain Letters Patent and Registrations for the invention and improvements in any and all countries, and to vest title thereto in Assignee, or Assignee's successors and assigns.

Assignors hereby authorize and request Townsend and Townsend and Crew LLP, Two Embarcadero Center, 8th Floor, San Francisco, CA 94111-3834, to insert herein above the application number and filing date of said application when known.

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Assignment

Attorney Docket No.: 020375-000220US

Page 2

IN TESTIMONY WHEREOF, Assignors have signed their names on the dates indicated.

Dated: _____

Dated: 2-16-02

Dated: _____

Dated: _____

Dated: _____

Dated: _____

Cheryl L. Neofytides


Aamer Ali Baig

Peter M. Karas

James E. Cowell

James R. Yoder

Matt F. Golub

DE 7054284 v1

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Attorney Docket No.: 020375-000220US

ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS, Cheryl L. Neofytides of 319 Tulip Avenue, Floral Park, NY 11001; Aamer Ali Baig of 111 - 32 76th Avenue, Apt. 3J, Forest Hills, NY 11375; Peter M. Karas of 115 Flower Street, Lakewood, CO 80226; James E. Cowell of 2509 West Long Circle, Littleton, CO 80120; James R. Yoder of 1902 West Henderson, Chicago, IL 60657; Matt F. Golub of 4234 Harrogate Drive, Atlanta, GA 30327; hereinafter referred to as "Assignors," are the inventors of the invention described and set forth in the below-identified application for United States Letters Patent:

Title of Invention: Automated Transfer With Stored Value Fund

Date(s) of execution of Declaration: November 26, 2001

Filing Date: October 26, 2001

Application No.: 10/046,654 ; and

WHEREAS, First Data Corporation, located at 6200 South Quebec Street, Englewood, CO, 80111, hereinafter referred to as "ASSIGNEE," is desirous of acquiring an interest in the invention and application and in any U.S. Letters Patent and Registrations which may be granted on the same;

For good and valuable consideration, receipt of which is hereby acknowledged by Assignors, Assignors have assigned, and by these presents do assign to Assignee all right, title and interest in and to the invention and application and to all foreign counterparts (including patent, utility model and industrial designs), and in and to any Letters Patent and Registrations which may hereafter be granted on the same in the United States and all countries throughout the world, and to claim the priority from the application as provided by the Paris Convention. The right, title and interest is to be held and enjoyed by Assignee and Assignee's successors and assigns as fully and exclusively as it would have been held and enjoyed by Assignors had this Assignment not been made, for the full term of any Letters Patent and Registrations which may be granted thereon, or of any division, renewal, continuation in whole or in part, substitution, conversion, reissue, prolongation or extension thereof.

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Assignors hereby authorize and request Townsend and Townsend and Crew LLP, Two Embarcadero Center, 8th Floor, San Francisco, CA 94111-3834, to insert herein above the application number and filing date of said application when known.

COPY

Assignment
Attorney Docket No.: 020375-000220US
Page 2

IN TESTIMONY WHEREOF, Assignors have signed their names on the dates indicated.

Dated: _____

Cheryl L. Neofytides

Dated: _____

Aamer Ali Baig

Dated: 17/26/01

Peter M. Karas
Peter M. Karas

Dated: _____

James E. Cowell

Dated: _____

James R. Yoder

Dated: _____

Matt F. Golub

DE 7054284 v1

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Attorney Docket No.: 020375-000220US

ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS, Cheryl L. Neofytides of 319 Tulip Avenue, Floral Park, NY 11001; Aamer Ali Baig of 111 - 32 76th Avenue, Apt. 3J, Forest Hills, NY 11375; Peter M. Karas of 115 Flower Street, Lakewood, CO 80226; James E. Cowell of 2509 West Long Circle, Littleton, CO 80120; James R. Yoder of 1902 West Henderson, Chicago, IL 60657; Matt F. Golub of 4234 Harrogate Drive, Atlanta, GA 30327; hereinafter referred to as "Assignors," are the inventors of the invention described and set forth in the below-identified application for United States Letters Patent:

Title of Invention: Automated Transfer With Stored Value Fund

Date(s) of execution of Declaration: November 26, 2001

Filing Date: October 26, 2001

Application No.: 10/046,654 ; and

WHEREAS, First Data Corporation, located at 6200 South Quebec Street, Englewood, CO, 80111, hereinafter referred to as "ASSIGNEE," is desirous of acquiring an interest in the invention and application and in any U.S. Letters Patent and Registrations which may be granted on the same;

For good and valuable consideration, receipt of which is hereby acknowledged by Assignors, Assignors have assigned, and by these presents do assign to Assignee all right, title and interest in and to the invention and application and to all foreign counterparts (including patent, utility model and industrial designs), and in and to any Letters Patent and Registrations which may hereafter be granted on the same in the United States and all countries throughout the world, and to claim the priority from the application as provided by the Paris Convention. The right, title and interest is to be held and enjoyed by Assignee and Assignee's successors and assigns as fully and exclusively as it would have been held and enjoyed by Assignors had this Assignment not been made, for the full term of any Letters Patent and Registrations which may be granted thereon, or of any division, renewal, continuation in whole or in part, substitution, conversion, reissue, prolongation or extension thereof.

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Assignment
Attorney Docket No.: 020375-000220US
Page 2

IN TESTIMONY WHEREOF, Assignors have signed their names on the dates indicated.

Dated: _____

Cheryl L. Neofytides

Dated: _____

Aamer Ali Baig

Dated: _____

Peter M. Karas

Dated: 11-27-01

James E. Cowell
James E. Cowell

Dated: _____

James R. Yoder

Dated: _____

Matt F. Golub

DE 7054284 v1

COPY

Attorney Docket No.: 020375-000220US

ASSIGNMENT OF PATENT APPLICATION

JOINT

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Title of Invention: Automated Transfer With Stored Value Fund

Date(s) of execution of Declaration: November 26, 2001

Filing Date: October 26, 2001

Application No.: 10/046,654 ; and

WHEREAS, First Data Corporation, located at 6200 South Quebec Street, Englewood, CO, 80111, hereinafter referred to as "ASSIGNEE," is desirous of acquiring an interest in the invention and application and in any U.S. Letters Patent and Registrations which may be granted on the same;

For good and valuable consideration, receipt of which is hereby acknowledged by Assignors, Assignors have assigned, and by these presents do assign to Assignee all right, title and interest in and to the invention and application and to all foreign counterparts (including patent, utility model and industrial designs), and in and to any Letters Patent and Registrations which may hereafter be granted on the same in the United States and all countries throughout the world, and to claim the priority from the application as provided by the Paris Convention. The right, title and interest is to be held and enjoyed by Assignee and Assignee's successors and assigns as fully and exclusively as it would have been held and enjoyed by Assignors had this Assignment not been made, for the full term of any Letters Patent and Registrations which may be granted thereon, or of any division, renewal, continuation in whole or in part, substitution, conversion, reissue, prolongation or extension thereof.

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COPY

Assignment
Attorney Docket No.: 020375-000220US
Page 2

IN TESTIMONY WHEREOF, Assignors have signed their names on the dates indicated.

Dated: _____

Cheryl L. Neofytides

Dated: _____

Aamer Ali Baig

Dated: _____

Peter M. Karas

Dated: _____

James E. Cowell

Dated: 11/26/2001

James R. Yoder

Dated: _____

Matt F. Golub

DE 7054284 v1

COPY

Attorney Docket No.: 020375-000220US

ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS, Cheryl L. Neofytides of 319 Tulip Avenue, Floral Park, NY 11001; Aamer Ali Baig of 111 - 32 76th Avenue, Apt. 3J, Forest Hills, NY 11375; Peter M. Karas of 115 Flower Street, Lakewood, CO 80226; James E. Cowell of 2509 West Long Circle, Littleton, CO 80120; James R. Yoder of 1902 West Henderson, Chicago, IL 60657; Matt F. Golub of 4234 Harrogate Drive, Atlanta, GA 30327; hereinafter referred to as "Assignors," are the inventors of the invention described and set forth in the below-identified application for United States Letters Patent:

Title of Invention: Automated Transfer With Stored Value Fund

Date(s) of execution of Declaration: December 3, 2001

Filing Date: October 26, 2001

Application No.: 10/046,654 ; and

WHEREAS, First Data Corporation, located at 6200 South Quebec Street, Englewood, CO, 80111, hereinafter referred to as "ASSIGNEE," is desirous of acquiring an interest in the invention and application and in any U.S. Letters Patent and Registrations which may be granted on the same;

For good and valuable consideration, receipt of which is hereby acknowledged by Assignors, Assignors have assigned, and by these presents do assign to Assignee all right, title and interest in and to the invention and application and to all foreign counterparts (including patent, utility model and industrial designs), and in and to any Letters Patent and Registrations which may hereafter be granted on the same in the United States and all countries throughout the world, and to claim the priority from the application as provided by the Paris Convention. The right, title and interest is to be held and enjoyed by Assignee and Assignee's successors and assigns as fully and exclusively as it would have been held and enjoyed by Assignors had this Assignment not been made, for the full term of any Letters Patent and Registrations which may be granted thereon, or of any division, renewal, continuation in whole or in part, substitution, conversion, reissue, prolongation or extension thereof.

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Assignors hereby authorize and request Townsend and Townsend and Crew LLP, Two Embarcadero Center, 8th Floor, San Francisco, CA 94111-3834, to insert herein above the application number and filing date of said application when known.

COPY

Assignment

Attorney Docket No.: 020375-000220US

Page 2

IN TESTIMONY WHEREOF, Assignors have signed their names on the dates indicated.

Dated: _____

Cheryl L. Neofytides

Dated: _____

Aamer Ali Baig

Dated: _____

Peter M. Karas

Dated: _____

James E. Cowell

Dated: _____

James R. Yoder

Dated: 12.3.01


Matt F. Golub

DE 7054284 v1